



# Benefit Focus

Department of Administration, Division of Internal Management Systems    Boise Idaho    Nov. 2003

## Health Insurance Survey Nets 4,373 Responses

In September, the Department of Administration invited state employees to respond to an informal **Health Insurance Survey** as part of the current remarketing of the FY05 contracts for Group Medical and Integrated Behavioral Health Care coverage.

A total of **4,373** responses were received to the online questionnaire between September 23 and October 10. Nearly **2,200** of the responses included additional written comments posted at the end of the survey document.

The survey was “self-selecting” and was not designed as a scientific tool, but rather was an informal vehicle to gather employee attitudes and opinions regarding current and future health care insurance needs.

### How the Survey Information Is Being Used

Each survey was initially reviewed for commonalities that could be incorporated into the Request for Proposal, which was issued in mid-November. Survey responses are being fully analyzed with the help of the Department of Health and Welfare, Medicaid Statistical Unit.

The primary value of the survey responses will be in the plan design process that occurs in late winter or early spring of 2004, once appropriated funds are known. Additionally, information gathered from comments expressed during the **five statewide employee meetings** held the end of September will be of benefit as well.

Following the receipt of responses to the RFP which are due in early January, the detailed survey results will be announced. RFPs were mailed to more than 50 insurance carriers.

The final design of the State's Group Medical plan will be a result of many factors—legislative funding, demographics, and an effort to balance the many types of benefit priorities expressed by current plan members. The survey results are an important part in the identification of these priorities along with the interaction and comments from the employee meetings. The advisory groups will review survey results as they search for innovative ideas and suggestions to help acquire the best possible health care coverage within the appropriated funds.

Again, **thank you for your participation** and watch for more updates on our remarketing efforts.

## Remarketing Timeline

August:	Remarketing advisory groups formed; Health Insurance survey tool developed.
Sept. 2:	<i>Benefit Focus</i> newsletter informs employees of remarketing plans, upcoming employee meetings and survey.
Sept. 9:	Human Resource group meets; assists in planning of employee meetings and reviews survey questionnaire.
Sept. 23-26:	Five employee meetings held in Boise; Pocatello, Lewiston. Health Insurance survey posted online.
Sept. 26:	Technical evaluation group meets; briefed on concerns raised at employee meetings, and on current benefit plans.
Oct. 22:	Technical evaluation group begins RFP development.
Nov. 12:	Human Resource group meets; reviews draft RFP progress.
Mid-November:	RFP finalized and issued. (Responses due early January, 2004).
Nov. 21:	<i>Benefit Focus Update</i> to employees.
Nov. 25:	Technical evaluation group discusses RFP evaluation tool and criteria
January 2004:	Employee Advisory group to meet; will advise in the design of the Plan.
	Detailed health insurance findings to be announced. Technical evaluation group evaluates RFP.
January 8:	CEC Presentation, Senate and House Commerce & Human Resource Com.
February:	Contract Award.
March:	Group Plan Information Campaign begins for employees and retirees.
May-June:	Group Plan Open Enrollment.
July 1, 2004:	Group Plan effective date.

# How We Can Help Control Rising Health Care Costs

Three billion dollars a year is spent on health care in Idaho according to the *Centers for Medicare and Medicaid Services*.

And, it's no welcome surprise to anyone that health care costs are on the rise.

When the cost of medical care goes up, so does the cost of health insurance. The cost of the state's Group Medical Plan is directly related to how much we use it.

According to *Mercer Report Insurance Trends*, the two fastest growing population groups using health care are **ages 45 to 64** (38%) and **ages 68-85** (56%). As the population ages, these groups will require more care and services.

## What We All Can Do to Help

Regence BlueShield of Idaho, in a booklet entitled "*Why Does Health Care Cost So Much?*," outlines some ways we can help control rising health care costs by becoming better informed about our health care and the impacts of our life style choices. There are a number of different ways to help control costs:

- Take care of yourself.
- Buy generic drugs when available.
- Ask questions of your Doctor and Pharmacist.
- Use the emergency room, only for emergencies.
- If you don't have a family Doctor, find one.

- When appropriate, consult other resources (*toll-free Telephone Health Information Services, online resources*) before going to the Doctor.
- Know your health insurance benefits

Following are online resources that may provide helpful information on health care and related issues and other internet links:

<http://www.id.regence.com/about/risingCost/docs/whyDoesHealthCareCost.pdf>

<http://www.webMD.com>

<http://www.ama-assn.org/>

<http://www.consumer.gov/health.htm>

## State Contact Information

Review the **Employee Group Insurance Handbook** and the **Summary of Benefits** online at the Idaho State Employee Portal:

[www2.state.id.us/emportal/](http://www2.state.id.us/emportal/)

Contact: **Division of Internal Management Systems**,  
**1-800-531-0597**, or **(208) 332-1860**  
or via email: [ogi@adm.state.id.us](mailto:ogi@adm.state.id.us)

## Remarketing Advisory Group Members ...

### Human Resource Advisory Group

**Ann Heilman**, Administrator, Div. of Human Resources  
**Jane Buser**, HR Director, Boise State University  
**Tim O'Leary**, HR Manager, Idaho State Police  
**Jon Sowers**, HR Dpty. Administrator, Dept. of Correction  
**Kathy Osborn**, HR Officer, Dept. Environmental Quality  
**Betsy Johnson**, HR Officer, Dept. Parks & Recreation  
**Dona VanTrease**, Executive Director, Idaho Public Employees Assn.

### Technical /Evaluation Advisory Group

The Technical Advisory group is comprised of representatives from the **Department of Insurance**, **Department of Health and Welfare**, the **State Insurance Fund**, **Idaho State University**, and representatives of **Boise Corporation** (*Cascade*); and **Simplot Corporation**.

### Employee Advisory Group

*Panel of State Employees (currently being formed)*  
*Panel will provide input into the design of the Group Medical Plan.*

### Department of Administration Health Insurance Remarketing Team

**Pam Ahrens**, Director;  
**Jan Cox**, Administrator, Division of Purchasing;  
**Rick Thompson**, Administrator, Division of Internal Management Systems;  
**Cynthia Ness**, Employee Benefit Program Manager, Division of Internal Management Systems